

Chipping away at uninsured

By MIKE DENNISON - IR State Bureau - 09/22/2005

HELENA — When election results came in last November, activist Mary Caferro was ecstatic: Montana voters had sent a clear message to expand health-care coverage for those in need, including thousands of kids.

Voters approved a \$1-per-pack increase in cigarette taxes and a directive to use the new revenue to expand the state Children's Health Insurance Program (CHIP). The state-federal program provides health insurance to kids whose families can't afford it on their own.

Montanans also elected as governor Democrat Brian Schweitzer, who had made expanded health-care coverage a key part of his campaign, including expansion of CHIP.

But now, almost a year later, Caferro and others are still waiting for the expansion to take off as promised and provide health insurance for an additional 3,000 kids.

"The (Schweitzer administration) could have started the outreach the day the budget was signed to get those kids (on the program)," she says. "That's the plan I would be happy with. There needs to be a true commitment to children getting access to health care." Since the new funding kicked in this July, 600 kids have been added to the 10,900 children already covered by CHIP.

Caferro, a Democratic state representative from Helena and an organizer for the low-income advocacy group Working for Equality and Economic Liberation, feels that more could be done, both now and earlier.

Surveys have shown that thousands of Montana kids are without health insurance, she says, and it's unconscionable to have them go without when the Legislature and voters approved the money to cover 3,000 more kids.

Schweitzer administration officials insist they're committed to solving the plight of uninsured children and families in Montana, and that includes expanding CHIP.

A ramped-up "outreach" plan to get more kids covered by CHIP has been under way since mid-summer and should be showing results this fall, they say.

Yet they've also counseled caution, saying they feared the demand might outstrip the available money, and they'd have to turn too many people away.

"We're trying to get it right, so we really do fulfill as much need as we can with the money that we have," says David Ewer, the governor's budget director. "If we have to do more, we'll do more. (But) nobody benefits by having huge waiting lists. There is a finite amount of money for it." This cautious approach is what has frustrated Caferro and other activists, who say the money is clearly available.

CHIP, created in 1999, offers free health insurance to children whose families can't find affordable coverage, for whatever reason. It's open to families whose annual income is no more than 150 percent of the federal poverty level, or about \$29,000 for a family of four.

The vast majority of families on CHIP have a parent or parents who work. Their jobs either don't offer insurance or offer insurance that the parents can't afford.

The federal government pays about 80 percent of CHIP costs, up to a certain level, as long as the state provides a 20 percent match.

In past years, Montana didn't always use its entire federal share for CHIP, because the Legislature didn't provide the full matching funds. But with the passage last year of Initiative 149, which increased cigarette taxes, lawmakers

voted to expand the CHIP budget by 30 percent, up to \$23 million this year enough to add 3,000 kids to the rolls.

Schweitzer administration officials, however, worried initially about how fast the money from higher tobacco taxes would materialize. Cigarette sales took a big drop the first two months of the new tax in January and February.

They agreed to add the 600 or so kids on a CHIP waiting list when the state fiscal year began in July, but didn't aggressively seek to add more right away.

Since February, tobacco consumption and tax revenue has slowly bounced back, and now are on track to meet projections.

Beth Sirr, a Helena nurse and vocal CHIP supporter, says the time for caution is over and she's not sure it was justified in the first place.

"You've got the money to be helping these kids," she said. "This is almost malpractice, as far as I'm concerned." State health officials say they are and have been taking steps to get more kids on CHIP, and that its expanded budget has been effective only since July. They've redone the application form, cutting it from 16 pages to four pages, and in recent weeks sent out 9,000 forms to county health departments, food banks, child-care resource centers, Head Start centers and other spots statewide.

A Helena nonprofit group, Healthy Mothers Healthy Babies, also helped send nearly 50,000 pieces of literature home with schoolchildren this year, mentioning CHIP and other available health-care programs.

"We've been doing a large push all around the state," says Jackie Forba, chief of the state Health Care Resources Bureau. "Just because you don't see a huge media campaign doesn't mean we aren't doing outreach. I think it's going to be an incredible difference.

"We all want the money to go for health care for kids." Caferro says she's glad the state is stepping up the outreach, but thinks it should be more and should have been done earlier.

"Why don't they budget in some media?" she asks. "They could do free public-service announcements with the governor." Ewer says it's a "delicate balance" deciding how much publicity is enough and affordable, and how to fill up the slots without building up a big waiting list.

"If we went out there with a huge media campaign and didn't have spots available after a few weeks, we'd be over-promising," he says. "I don't want people to become cynical about their government." Caferro says she doesn't see what's wrong with CHIP waiting lists, which have been a reality for years until funding was expanded for this year. It simply makes economic and social sense to fill up the rolls and pay for kids' health care, bringing in four federal dollars for every state dollar spent, she adds.

"If there's kids out there who need health coverage, let them come," she says. "If the problem is out there, don't we want to know about it? As long as we have this big of a crisis of uninsured children, I'm not going to be satisfied."